My name is Casey Ozanich, my address is 2501 Wellington Road, Lansing MI 48910.

I oppose SB 1110,1115,1116,1117,1118.

I am 33 years old and married to Eric Ozanich. I work in the office of a large doctors' group in Lansing. Eric and I want to have children, but I can't because I am on dialysis.

The reason I am on dialysis is because on December 18, 2010, my doctor/surgeon was supposed to remove my left kidney. Instead, he removed both. As a result, I have no kidney function. The hospital said "sorry." The doctor agreed he was negligent and at fault. I am facing a lifetime of dialysis. 3 days per week, 4 hour sessions, 52 weeks a year for next 50 years.

Since December 18, 2010 my medical bills are over ½ million dollars – 500 thousand dollars. That is 25 million dollars over by lifetime. I am on a list to receive a transplant... if I am lucky. The transplant surgery alone will cost hundreds of thousands of dollars. Lifetime medication, probably multiple transplants, these will cost millions of dollars. I am fortunate to have insurance now. If I lose it, who will pay for my treatment? Taxpayers? That is not fair.

In my case the doctor paid his insurance company a premium to have coverage if he fails to act within the "Standard of Care." Now the insurance companies are trying to change the rules. This is not fair. What about me?